THE POSITION OF INTEREST IN THE LIGHT OF THE QUR=AAN AND THE AHAADEETH.

Forward.

In the name of Allaah, the Beneficent, the Most Merciful. All praises belong to Allaah, and may His choicest mercies and blessings be on His noble Nabi (sallAllaahu-alayhi-wa-sallam).
After praising Allaah and invoking His mercy on Rasulullaah (sallAllaahu-alayhi-wa-sallam), this humble servant, Muhammad bin Moosa Qaawi, would like to state that the most honoured Hadhrat Maulana Muhammad Sahib Mujaapri (Mangroli) (Daamat Barakaatuh) has instructed this sinful slave to write this brief forward. This is a forward to the notable book of Hadhrat Mufti Abdullah Qaawi (Daamat Barakaatuh), titled: AThe Position of Interest in the Light of the Qur'aan and Ahadeeth.@ So here we have the forward, beginning with the name of Allaah, and salutations to Rasulullaah (sallAllaahu-alayhi-wa-sallam):
I have thoroughly studied the above-mentioned book. Hadhrat Mufti Saheb (Daamat Barakaatuh) has included the important and beneficial aspects of interest so that the reader will be able to easily recognise interest. In this way, he can prevent his halaal sustenance from being contaminated by interest and haraam wealth.
May Allaah accept all the good works of Hadhrat Mufti Qaawi Saheb (Daamat Barakaatuh). May He make this book beneficial for all, the layman and the Islaamic scholars. May it be an effective means of attaining success in both worlds, as well as a powerful tool to achieve success in our objectives. May it be a treasure in the Aakhirat (Hereafter) for the sponsor, as well as for the deceased Haaji Moosa, for whose Isaale Thawaab te book is being published. May Allaah grant his a place in Jannatul Firdaus, and elevate his stages. Aameen.

Qaari Muhammad bin Moosa Qaawi, Servant of Tafseer and Ahadeeth, Daarul Uloom Kantaaria.

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THE EVILS OF INTEREST.

Interest is a source of destruction, impoverishment and destitution for man. Thousands of people have been struck with poverty, and many people dealing in interest were forced to sell their properties at ridiculously low prices, rendering them insolvent. May Allaah save us all. Aameen.

ALLAAH=S DECLARATION ABOUT INTEREST.

Islaam has forbidden interest due to several reasons. Interest creates several spiritual maladies within a person, like miserliness, greed and many others. Interest leads to enmity and jealousy within families, and effectively destroys mutual love, compassion, and mutual support. Interest is a field that only promotes personal progress. It prevents funds from being spent in legitimate causes, and collects the poor around the rich in a most oppressive manner.

To completely seal off the doors to interest, Allaah commands in verses 278 and 279 of Surah Baqara, ***AOh you who believe, fear Allaah and give up what is left from usury if indeed you are believers. If you do not, then be warned of war from Allaah and His messenger.@***

It is for this reason that Rasulullaah (sallAllaahu-alayhi-wa-sallam) also strongly prohibited interest. In a treaty drawn up with the Christians of Najraan, Rasulullaah (sallAllaahu-alayhi-wa-sallam) clearly stated, AThis pact will be annulled if you ever deal with interest. We will then have to wage war against you.@

The usurers of the Banu Mughiera tribe were famous in Arabia. When the Muslims conquered Makkah, Rasulullaah (sallAllaahu-alayhi-wa-sallam) annulled all the interest owed to them. The Nabi (sallAllaahu-alayhi-wa-sallam) also wrote to his governor in Makkah, instructing him to wage war against these people if they ever resume usurious dealings.

With regard to the usurious dealings of his own uncle, Hadhrat Abbaas (R.A), Nabi (sallAllaahu-alayhi-wa-sallam) made the following announcement on the occasion of the Hajjatul Widaa: AAll interest owed during the period of ignorance is revoked. First of all, I wish to revoke all the interest owed to my uncle, Abbaas.@

Rasulullaah (sallAllaahu-alayhi-wa-sallam) went to the extent of saying, AAllaah=s curse is on the one who takes interest, the one who pays interest, and the one who records the interest transaction.@

WARNINGS WITH REGARD TO INTEREST.

Severe warnings have been sounded in the Qur'aan and Ahadeeth against interest. Interest has been clearly declared to be haraam.

Allaah says, ***AAllaah has permitted trade and prohibited usury.@***

Allaah has also mentioned in Surah Baqara, ***AOh you who believe, fear Allaah and give up what is left from usury if indeed you are believers. If you do not, then be warned of war from Allaah and His messenger.@***

In Surah Baqara as well, Allaah declares, ***AAllaah will blight i.e. decrease usury and increase charity.@***

Hadhrat Abu Hurairah (R.A) narrates that the Nabi (sallAllaahu-alayhi-wa-sallam) said, AThose dealing in interest earn seventy sins. The smallest of these sins is equal to the sin of fornicating with one=s own mother.@ [Mishkaat Pg. 246]

Hadhrat Jaabir (R.A) narrates that Rasulullaah (sallAllaahu-alayhi-wa-sallam) had cursed the person taking interest, the person paying interest, the person recording interest transactions, and the witnesses to such transactions. He has mentioned that all these people share equally in the sin and they are all accursed. [Muslim and Mishkaat Pg. 246]

Hadhrat Abdullaah bin Hanzalah (R.A) reports that Rasulullaah (sallAllaahu-alayhi-wa-sallam) said, AConsuming one dirham of interest, knowing that it is interest, is worse (in Allaah=s sight) than committing adultery 36 times.@ [Ibid]

Although taking interest seems to increase the wealth, it actually diminishes one=s wealth. Hadhrat Abdullaah bin Mas'ood (R.A) reports that the Nabi (sallAllaahu-alayhi-wa-sallam) said, AThe end result of interest is a deficiency, even though it seems to be flourishing.@ [Ibid]

Hadhrat Abdullaah bin Abbaas (R.A) narrates that Rasulullaah (sallAllaahu-alayhi-wa-sallam) said, AThe flesh that is nourished on haraam is most deserving of the Fire of Jahannam.@ [Ibid] It is for this reason that we should even abstain from anything that resembles interest.

Hadhrat Umar (R.A) said, ATogether with interest, forsake everything that resembles interest.@ [Ibid] In fact, Hadhrat Umar (R.A) mentioned, ADo not create doubts with regard to interest. Do not have doubts in the matter, and forsake all strategies (to manoeuvre around interest).@

When a debtor offers a gift to a creditor, the gift is actually interest. The reality of something will not change by merely changing the name.

Hadhrat Abu Hurairah (R.A) reports that he once met Hadhrat Abdullaah bin Salaam (R.A) when he arrived in Madinah. Hadhrat Abdullaah bin Salaam (R.A) told him, AYou live in an area where interest is common. Therefore, if your debtor brings to you chaff, a bundle of wood, or even some grass, do not accept this because it is interest.@ [Mishkaat Pg. 326]

In fact, it is not permissible to derive any benefit from the debtor. Hadhrat Anas bin Maalik (R.A) narrates that Rasulullaah (sallAllaahu-alayhi-wa-sallam) said, AWhen any person gives a loan to another, wAakhirat (Hereafter) the debtor presents a gift to the creditor, or offers him a lift on his conveyance, the creditor should not accept the lift nor the gift. He may only accept these if the two used to exchange gifts before the loan.@

USURIOUS BUSINESS CAN NEVER PROGRESS.

A Muslim can never prosper in a business that that deals in interest. His wealth can never be safeguarded either. Allaah declares in the Qur'aan, **AAllaah will annihilate interest.@** The Ahadeeth also make it clear that interest will lead to a deficiency in wealth irrespective of how much it appears to be. Therefore, it will be acting contrary to the Qur'aan and Ahadeeth to believe that a Muslim can profit from a business that deals with interest.

The prosperity of a Muslim=s business does not hinge on amassing wealth without distinguishing between halaal and haraam. It does not translate into merely turning stock over. The prosperity of a Muslim=s business lies only in adhering to the Shari=ah and abstaining from everything that is haraam and draws Allaah=s curse. It is for this reason that Muslims are instructed to abstain from interest.

It is therefore extremely dangerous for the Imaan of Muslims to open the way to usurious business after being influenced by their decadent environments and the apparent prosperity of the kuffaar. This is also extremely dangerous for the social welfare of the Muslims public. It is due to this that Muslims are strongly prohibited from following in the footsteps of Shaytaan and non-Muslim nations.

INTEREST AND THE DUTY OF THE ULEMA.

It is the duty of the Ulema to stop people from interest. If they fail in this duty, the punishment for this scourge will afflict everyone. The Ulema of the Bani Isra'eel used to prevent people from sins, but stopped preventing them when the people refused to desist. These Ulema then even joined the masses in their activities. It was then that Allaah cursed them all.

In this regard, Hadhrat Abdullaah bin Mas'ood (R.A) narrates that Rasulullaah (sallAllaahu-alayhi-wa-sallam) said, AWhen the Bani Isra'eel indulged in sins, their Ulema prevented them. However, they did not desist. Nevertheless, their Ulema continued to associate with them, sit with them, and feast with them. As a result, Allaah fused the hearts of some with others. TAakhirat (Hereafter) they were cursed by Hadhrat Isa (A.S) and Hadhrat Dawood (A.S) because they were disobedient and transgressed the limits.@

Hadhrat Abdullaah bin Mas'ood (R.A) reports that Rasulullaah (sallAllaahu-alayhi-wa-sallam) was once leaning against something, when he suddenly sat up. He said, ABy that Being in Whose control is my life! Continue enjoining good, forbidding evil, and restraining the hand of the tyrant. Otherwise, Allaah will disgrace you by means of each other, and destroy you. Allaah will then curse you like he cursed the Bani Isra'eel.@

THE METHOD OF ERADICATING INTEREST FROM SOCIETY.

The wealthy and affluent class should be sympathetic towards the poor, giving preference to others above themselves. They should be conscious of the needy ones, and fulfil their obligations towards their relatives and neighbours. There should be an environment of giving loans in good faith.

Hadhrat Abdullaah bin Mas'ood (R.A) reports that he heard Rasulullaah (sallAllaahu-alayhi-wa-sallam) say, AThat Mu'min is not complete, who eats to his fill while his neighbour dies hungry.@ [Mishkaat Pg. 434]

Hadhrat Jareer bin Abdullaah (R.A) reports that the Nabi (sallAllaahu-alayhi-wa-sallam) said, AAllaah will not have mercy on the person who does not have mercy for others.@ [Mishkaat]

When a person has a need, which he cannot fulfil by himself, he approaches a friend, neighbour, or someone else for a loan. He then promises to pay the person before or upon the due date. In this manner, necessities are fulfilled and love and unity is fostered. Interest will be eradicated, peoples= honour will be safeguarded, and escape can be found from difficulties. If a person is worthy of receiving zakaah, he can have his needs fulfilled through zakaah and Sadaqah, thereby eliminating the need to take loans on interest.

Ibn Majah reports from Hadhrat Anas bin Maalik (R.A) that Rasulullaah (sallAllaahu-alayhi-wa-sallam) said, AOn the night of Mi=raaj, I saw the following inscribed on the door of Jannah: AThe reward for Sadaqah is multiplied ten times. The reward for giving a loan is multiplied eighteen times.@ Rasulullaah (sallAllaahu-alayhi-wa-sallam) then asked Hadhrat Jibra'eel (A.S), AWhy is the reward for giving loans more than the reward for Sadaqah?@

Hadhrat Jibra'eel (A.S) replied, AIt is because people often beg unnecessarily, whereas a person asking for a loan only does so when he has a real need. Since the person asking for a loan is more needy, there will be a greater reward for giving him a loan.@

A KIND LOAN

A kind loan (Qardh Hasanah) is that loan after which the creditor does not hurt the debtor in any way, nor does he remind him of the favour. It has been reported about Hadhrat Imaam Abu Haneefa (A.R) that he did not even sit in the shade of a wall belonging to his debtor because he regarded this as interest.

It is for this reason that Ulema advise that a creditor should not even visit his debtor. In this way, there is no possibility of eating or drinking his food, which may be regarded as interest. However, if the two were in the habit of visiting each other before the debt, there would be no harm in continuing. Nevertheless, care should still be taken that nothing is eaten from the debtor=s home so that even the doubt of interest does not exist. Similarly, it will not be permissible to take any service from one=s debtor.

THE HABITS OF PATIENCE AND CONTENTMENT SHOULD BE INCULCATED TO AVERT INTEREST

Whenever a person is swept up in by the love of this world and the waves of greed, he should cast a glance at the lives of Rasulullaah (sallAllaahu-alayhi-wa-sallam) and the Sahaaba (R.A). Hadhrat Aa'isha (R.A) reports that, till the demise of Nabi (sallAllaahu-alayhi-wa-sallam), his family never filled their bellies with even barley bread for two consecutive days. We should also make an attempt to be contented and grateful for whatever provisions we are able to procure in a halaal manner.

Hadhrat Umar (R.A) narrates that he was once with Rasulullaah (sallAllaahu-alayhi-wa-sallam) while the illustrious Nabi (sallAllaahu-alayhi-wa-sallam) was lying on a straw mat. Since there was no bedding on the mat, it left imprints upon the sides of Rasulullaah (sallAllaahu-alayhi-wa-sallam). At that time, Rasulullaah (sallAllaahu-alayhi-wa-sallam) was reclining on a leather pillow that was filled with the bark of a date palm. Observing this, Hadhrat Umar (R.A) said, AOh Rasulullaah (sallAllaahu-alayhi-wa-sallam)! Make du=aa to Allaah that He grant prosperity to your (Muslim) Ummah. The Romans and Persians, who do not worship Allaah, enjoy such prosperity.@

Rasulullaah (sallAllaahu-alayhi-wa-sallam) replied, AOh son of Khattaab! Are you still in this deception? All the pleasures have been given to them in this world. Does it not please you that they have this world, while we have the Aakhirat (Hereafter)?@ [Bukhari]

Hadhrat Abu Hurairah (R.A) narrates, AI saw seventy dwellers of Suffa (a platform in the Masjid of Madinah), who had no sheet for themselves. If they possessed a lower garment or a little blanket, they would tie it to their necks. It would then either reach till their calves or their ankles, and they would hole it together with their hands so that the private areas of their bodies (Satar) are not exposed.@ [Mishkaat Pg. 447]

Hadhrat Qataadah bin Nu=maan (R.A) narrates that Nabi (sallAllaahu-alayhi-wa-sallam) said, AWhen Allaah loves any person, He protects him against the world just as any of you would protect your ill patients from water.@ [Mishkaat Pg. 448]

Hadhrat Ali (R.A) reports that Rasulullaah (sallAllaahu-alayhi-wa-sallam) said, AWhen a person is satisfied with the little sustenance that Allaah provides for him, Allaah will be satisfied with the little actions he carries out.@

Hadhrat Abdullaah bin Abbaas (R.A) reports from Rasulullaah (sallAllaahu-alayhi-wa-sallam) that Allaah will ordain a year=s halaal sustenance for the needy person who does not disclose his need to people.

Hadhrat Imraan bin Husain (R.A) narrates that Rasulullaah (sallAllaahu-alayhi-wa-sallam) said, AAllaah loves the Mu'min who is poor, chaste and who has a family.@ [Mishkaat Pg. 449]

The above Ahadeeth describe the virtue of exercising patience and being content. When people resort to usurious business to satiate their greed and desire to be wealthy, they demolish their lives in this world, as well as in the Aakhirat (Hereafter). This is a grave deception.

THE PLIGHT OF PEOPLE WHO DEAL WITH INTEREST

Interest results in destruction and humiliation in this world. When Allaah=s punishment will close in on one in the Aakhirat (Hereafter), will the lofty buildings constructed with interest money be of any assistance? Will the multimillion interest-based institutions be of any avail? In fact, the very same wealth that was acquired with sweat and blood, will be the source of destruction.

The Qur'aan has sternly prohibited being greedy for what the kuffaar possess. However, today=s Muslims cast innumerable avaricious glances at the kuffaar. They zealously tread in the footsteps of these kuffaar till the path leads them to the same destination to which the kuffaar are headed, viz. Jahannam.

Muslims have been deceived into believing that financial prosperity lies in amassing wealth, and starting business with loans taken on interest. They believe that corporate success lies in not discriminating between halaal and haraam. Rest assured, this is a manifest deception, which will never produce any success or progress. Prosperity and success lies only in following the commands of the Shari=ah and abstaining from haraam acts and everything that draws Allaah=s curse.

INTEREST AND ISLAAMIC INSTITUTES

When Islaamic educational institutes are financed with interest and other haraam funds, they will produce graduated who themselves be unable to discriminate between halaal and haraam. They will also be unable to prevent people from interest. It is therefore no charitable feat to contribute interest monies to Islaamic institutes. Such contributions cannot warrant any rewards from Allaah.

A LIST OF INTEREST TRANSACTIONS THAT MUST BE AVOIDED

1. It is not permissible to save money in a bank. This will only be permitted when there is no alternative means to protect one=s wealth. [Fataawaa Mahmoodiyya Vol.4 Pg.200]
2. It is sinful to assist in anything involving interest. Tauba and Istighfaar are necessary. [Fataawaa Mahmoodiyya Vol.4 Pg.202]
3. Taking a profit from a person after granting him a loan will be regarded as interest. [Fataawaa Mahmoodiyya Vol.4 Pg.218]
4. Deriving any income from a pawned article will be regarded as interest. [Fataawaa Mahmoodiyya Vol.4 Pg.219]
5. It is not permissible to buy tickets for a lottery. [Ibid]
6. The extra money earned from a Provident Fund is not interest. [Ibid]
7. It is not permissible to insure your life, business or vehicle. This will only be permissible when a person is forced to do so. [Fataawaa Mahmoodiyya Vol.4 Pg.240]
8. It is not permissible for businessmen to take a loan from banks on interest. [Fataawaa Mahmoodiyya Vol.4 Pg.241]
9. There is hope that one will not be sinful when forced to take interest in a situation that is intolerable. [Fataawaa Mahmoodiyya Vol.4 Pg.242]
10. It is not correct to deal or be partner to someone who deals in interest. [Ibid]
11. One will be guilty of interest for accepting in return more grain than the amount lent. [Fataawaa Mahmoodiyya Vol.4 Pg.243]
12. Compounded interest is a compounded haraam. [Fataawaa Mahmoodiyya Vol.4 Pg.245]
13. It is not permissible to accept a gift from a non-Muslim usurer. [Fataawaa Mahmoodiyya Vol.6 Pg.307]
14. The penalty levied for not paying an instalment promptly is regarded as interest. [Fataawaa Mahmoodiyya Vol.13 Pg.373]
15. Levying an extra charge on an amount that is not paid on a specified date is also usury. [Fataawaa Mahmoodiyya Vol.13 Pg.379]
16. It is not permissible to save money in a bank to use the interest for the poor and needy. [Ahsanul Fataawaa Vol.7 Pg.20]
17. It is permissible to use interest collected from a bank to pay income tax. [Fataawaa Raheemiyya]
18. The salary for every type of bank employee is haraam. [Ahsanul Fataawaa Vol.7 Pg.22]
19. It is not permissible to sell a torn banknote for less than it=s value. [Ibid]
20. It is haraam to sell a hundred Rand note for eighty Rands because the transaction is regarded as interest. [Ahsanul Fataawaa Vol.7 Pg.23]
21. It will be permissible to insure a vehicle when forced by law to do so. [Ahsanul Fataawaa Vol.7 Pg.25]
22. Gift lottery system is not permissible because it entails interest as well as gambling. [Ahsanul Fataawaa Vol.7 Pg.26]
23. Any profit that is earned without anything in return is regarded as interest e.g. taking two kilograms of wheat in exchange for one kilogram, or taking eleven ounces of silver in exchange for ten ounces of silver. [Fataawaa Mahmoodiyya Vol.12 Pg.426]
24. Deriving a profit from a loan will be regarded as interest. [Fataawaa Raheemiyya Vol.2 Pg.194]
25. Banking money constitutes assisting in sin. The Shari=ah does not permit banking when it is not absolutely necessary, especially when the money is Waqf. It is a sinful act to bank money with the express reason of deriving income thereby (It will only be permissible when forced by law). [Fataawaa Raheemiyya Vol.2 Pg.199]
26. It is not permissible to take a loan on interest from a bank or from a government to purchase a house. [Fataawaa Raheemiyya Vol.2 Pg.193]
27. Life insurance is not permissible irrespective of the reasons or benefits. [Fataawaa Raheemiyya Vol.2 Pg.200]
28. Since all the transactions in a bank involve interest, the Shari'ah will not permit accepting employment in a bank. [Fataawaa Raheemiyya Vol.2 Pg.194]
29. Taking a profit from a loan given will be regarded as interest according to clear proofs from the Shari'ah. [Fataawaa Raheemiyya Vol.6 Pg.138]
30. It is not permissible to keep money in a fixed deposit even though it be with the intention of helping someone. [Fataawaa Raheemiyya Vol.9 Pg.279]
31. It is not permissible to rent Waqf property to a bank in an effort to generate income, because this will be assistance to usurious business. [Fataawaa Raheemiyya Vol.9 Pg.278]

FOR WHAT WILL IT BE PERMISSIBLE TO UTILISE INTEREST MONEY, AND FOR WHAT WILL IT NOT BE PERMISSIBLE

1. The interest received from banks and post offices may be given to the poor. [Fataawaa Mahmoodiyya Vol.4 Pg.203]
2. Monies donated by societies that deal in interest should not be accepted for any Masjid, etc. [Fataawaa Mahmoodiyya Vol.13 Pg.376]
3. It will be permissible to pay taxes with the interest derived from banks. [Fataawaa Raheemiyya]
4. It will not be permissible to pay insurance with the interest derived from banks. [Ahsanul Fataawaa Vol.7 Pg.26]
5. It is not permissible to leave one=s interest money in the bank. It is Waajib to withdraw this money and spend it on the poor. When doing so, one should not intend to earn any rewards. [Ahsanul Fataawaa Vol.7 Pg.18]
6. Although it will be permissible to utilise interest money for purposes of public welfare, it is best to spend it on the poor and destitute. [Fataawaa Raheemiyya Vol.2 Pg.192]
7. Interest may be utilised for the construction of an orphanage, or the likes thereof. [Fataawaa Raheemiyya Vol.2 Pg.189]
8. A person took out a life insurance policy, which the insurance company paid to his estate after his death. This money may not be added to the estate, but should be donated to the poor. [Fataawaa Raheemiyya Vol.2 Pg.191]
9. The interest derived from a bank cannot be used for one=s personal needs. [Fataawaa Raheemiyya Vol.3 Pg.175]
10. It is not permissible to accept salaries and wages that are paid from interest. [Fataawaa Raheemiyya Vol.3 Pg.173]
11. It is not permissible for a non-deserving rich person to accept interest, which is given with the pretence of a gift. [Fataawaa Raheemiyya Vol.3 Pg.171]
12. Giving interest to a non-Muslim is like usurping the right of poor Muslims. [Fataawaa Raheemiyya Vol.5 Pg.159]
13. It is permissible to use interest to pay oppressive government taxes that are excessive. [Fataawaa Raheemiyya Vol.5 Pg.149]
14. It will be permissible to use interest money to fund the construction of toilets in a poor person=s home. [Fataawaa Raheemiyya Vol.6 Pg.137]
15. In dire circumstances it will be permissible to use interest money for settling the debt of a Sayyid (member of Rasulullaah (sallAllaahu-alayhi-wa-sallam)=s family). [Fataawaa Raheemiyya Vol.6 Pg.139]
16. When absolutely necessary, it will be permissible to take a loan on interest. Then too, the loan should only be as much as is necessary. [Fataawaa Raheemiyya Vol.6 Pg.141]
17. It is not permissible to purchase desks for a Madrassah with interest money. [Fataawaa Raheemiyya Vol.9 Pg.274]
18. Dealing with interest is haraam, even though it be between Muslims, with kuffaar, with poor people, or with wealthy people. [Imdaadul Fataawaa Vol.3 Pg.160]
19. It will not be permissible to deal with interest even though everyone else may be doing so (Umoom Balwa). [Imdaadul Fataawaa]
20. Any transaction involving interest will be null and void. [Imdaadul Fataawaa Vol.3 Pg.306]
21. It is permissible to increase the price of goods to avoid interest. [Imdaadul Fataawaa Vol.3 Pg.312]

THOSE AVENUES WHEREIN INTEREST MONEY IS USED, WHEREAS IT IS HARAAM TO DO SO

1. It is not permissible to use interest to paint one=s house.
2. One cannot offset interest with interest. It is haraam to earn interest for this purpose. In it is the sin of taking and giving interest.
3. Interest cannot be given to wealthy people. It is haraam for wealthy people to utilise their own interest monies as well as the interest of others.
4. It is haraam to spend interest money on one=s parents, children and wife.
5. It will be haraam to donate interest money with the intention of attaining reward. No virtue can be accrued by interest, which is haraam. Similarly, it will be haraam to give Sadaqah with stolen wealth.
6. Qur'aans and Deeni books cannot be purchased as Waqf with interest.
7. It is haraam to utilise interest for the amenities of a Masjid, it=s construction, painting, doors, windows, light bulbs, loudspeakers, fans, musallas, mats, ponds, wudhu areas, bathrooms, toilets, light accounts, Imaam=s wages, Mu=adhin=s wages, etc. It is sinful to utilise haraam funds for purposes of Allaah=s worship.
8. Interest money cannot be used to purchase books, Qur'aans and mats for Madrassahs. The salaries of ustaadhs and other madrassah employees also cannot be paid with interest.
9. Interest cannot be utilised to pay the wages of one=s domestic servants. It is also sinful to utilise it for oneself.
10. One cannot give any private person, manager or government official interest as a bribe to get any work done. By doing so, a person will be guilty of the double sin of bribery and using interest.
11. One=s toilet at home cannot be built with interest money, because this entails the sin of spending interest money for personal needs.
12. Interest cannot be used to pay the wages of one=s employees. This will be tantamount to consuming interest.
13. One cannot use interest money to build enclosures for one=s cattle, cows, buffalo, goats, sheep, chickens etc.
14. One may not utilise interest to fund a light in front of one=s house. Similarly, it may not be used to fund a road or canal in one=s locality. This will also be tantamount to consuming interest.
15. It will not be permissible to use interest to pay for the title deed of one=s house, shop, farm or plot. This will also be tantamount to using interest for one=s personal needs.
16. It is not permissible to pay interest money to someone in an effort to secure employment. By doing so, one will be guilty of a double sin: bribery and interest.
17. One may not use interest money to fund the irrigation of his farm, orchard, or for feeding his animals. This will also be tantamount to using interest for one=s personal needs.
18. It is not permissible to use interest to pay for the fencing of one=s plot because this is a personal need.
19. It is also haraam to utilise interest for the cement, plumbing, etc of one=s toilet.
20. It is haraam to use interest for paying one=s house taxes (rates and taxes) or lights and water accounts.
21. One may not fund another with interest money to undertake a journey with the Tableegh Jamaa=ah.
22. Interest money may not be utilised to fund the wedding, Waleema or Aqeeqa of a person in possession of Nisaab.
23. Interest may not be used to finance any wealthy student, irrespective of whether the student be studying Islaamic knowledge or secular knowledge.
24. Zakaah cannot be paid with interest money. It will have to repaid if interest was used to pay.
25. A person will be sinful for using interest money to pay Sadaqatul Fitr or amounts liable on account of vows. These will have to be repaid if ever paid with interest.
26. Double the sin will be earned when one uses interest money to pay for haraam acts. One sin will be earned for using interest, while the second will be on account of aiding sin.

27. Interest money may not be invested in one=s business because it would mean that one is deriving benefit from haraam wealth.
28. Interest money cannot be left in the bank with the intention of earning more interest. In brief, one will be able to escape the evil consequences of interest by giving it as quickly as possible to people who are deserving of zakaah.

May Allaah save us all from haraam, grant us all halaal income, make it easy for us to abstain from haraam, and give us the guidance and ability to practice on what we know. May Allaah accept the efforts of everyone who has made the publication and distribution of this treatise possible. Aameen.

Mufti Abdullaah Wali Kaawi
Baruch

Our Activities :-
Publications :-

A few years ago with the kind encouragement of Muhtarram Ebrahim Bhai of Jet Printers and my family members, we began writing and translating the works of our elders from the Ahle Sunnat wal Jamaat. The purpose was to provide for the English reading public, booklets and leaflets on basic topics in Islaam presented in a simple manner.

By the grace of Allaah many publications have been released. These have been distributed freely as per generous sponsorship. Most of the publications are out of print but will soon appear on our web site.

A List of publications released thus far and a list of awaiting publications are included for your perusal.

Furthermore, our publications are translated in French, Portugese, Zulu and SeSotho and re-printed in Pakistan and India and sold through out the world

TRANSLATION INTO ZULU/ SESOTHO :-

Thus far AAn Invitation to Islaam @/ AWhy Accept Islaam@ and ABasic Islaam Part 1" have been translated into Zulu and SeSotho. As funds avail, more books will be published in these languages .

TRANSLATION INTO XHOSA :-

AAn Invitation to Islaam@ into Xhosa is ready for publication. However, funds are required to pay proper professional translators.

CHECHWE TRANSLATION FOR MALAWI AND ZAMBIA :-

Hafiz Faizel Kassam is working strenuously and much progress is too been seen in this area.

OUR MAJOR WORK :-

Mufti Muhammad Aashiq Illahi Bulanshari Muhajir Madani has written a Tafseer of the Noble Quraan in 9 Volumes. Each Volume +_ 500 Pages. With the service of Moulana Ismail Ebrahim on a full time basis, 8 volumes, have already been translated. Presently may Allaah Ta=ala, reward Muhtarram Ismail Khathrada of Cape Town ex Durban for undertaking the enormous task of editing this gigantic work, gratis. Thus far 12 Para=s have been completed.

**Due to lack of funds, this work will be printed and sold by AZam Zam@ Publishers@ of Karachi - Pakistaan.
Make duaa this work materialises.**

DISTRIBUTIONS :-

1. Generous brothers sponsor and subsequently distribute our publications in South Africa.
2. Books are sponsored by donors in Zambia and Malawi for their areas. Many publications of ours are used as Syllabus locally and internationally .
3. Sponsored publications are distributed to the Masjids and Madressahs of South Africa.
4. Literature is also posted free of charge to hundreds of people as per request.
5. Most foreign posting is done from Malawi.

ANSWERING QUESTIONS :-

1. Questions which are submitted by mail are answered.
2. Answers are provided to questions via e-mail.
3. Questions are fielded via live Questions and Answer sessions on Radio Islaam- Lenasia.
4. Questions and discussions are held after most lectures locally and abroad.
5. We render answers to questions forwarded by AAl- Haqq@ - from Malawi.

Soon the above will be published.

HAJJ :-

With sincere, able, personnel from all over the country, we guide and facilitate a walking Hajj Group. In 1993, 15 of us were encouraged by Mufti Aashiq Illahi, in 1994 - 30 walked, in 1995 - 60, in 1996 - 150, in 1997 - 300, in 1998 - 400, in 1999 - 800, This has gained momentum and numerous others do likewise.

LECTURE PROGRAMMES :-

We have presently two series on Radio Islaam viz :-

1. AWhat a Muslim should believe in@. Thus far 42 lessons of 20 minutes have been given.
2. ASeerat of Rasulullaah (S.A.W)@. Thus far 12 lessons of 30 minutes have been given.

A list has been provided under the list of publications. One may obtain tapes from Radio Islaam (011) 854 - 7022/ 3

Our Jumuah talks are taped at various venues. Programmes are also held locally and abroad. Locally in Kwazulu Natal, Gauteng and Mpumalanga. Abroad, various venues in Zambia, Malawi, Botswana and in Makkah and Madinah during the Hajj season.

We have +_ 50, 20 minutes bayaans which are not clearly recorded. We require a devoted audio inclined person to sound edit these tapes.

OUR FUTURE PROJECTS :-

1. To continue rendering +_ 12 booklets and +_ 12 leaflets per year on Basic Islaamic information as per need in a simple easy to understand language.
2. To translate our basic works in local languages.
3. To translate and publish a simple easy to read translation of the Noble Quraan.
4. To translate and publish Quraan Tafseer.
5. To translate at least one basic major work on Fiqh.
6. To translate at least one basic major work on Hadith.
7. To continue the various lecture programmes.

WE REQUIRE FUNDS FOR :-

1. The various translation projects.
2. The publication of literature.
3. Postage and distribution of free literature.
4. For those who wish to ENSURE that they receive their literature as it comes off the press, subscribe to be on our computerised mailing list for R100,00 per year.

WEB SITE:-

We have now launched our web site.

Address being :- www.al-islam.8k.com
e-mail:- muftie@mweb.co.za
We intend to have all our publications on it soon.

Make duaa Allaah accepts our efforts and that we act for His pleasure only.

AWe are nothing, but the Creator used the >abbabeel= to destroy the mighty army of elephants .@

QURAAN - Books

NOTE : TMAHE = Translated by Mufti A. H. Elias

#	Name of book :-	Name of Author :-	# Pg
1.	**Discovery where the shia Quraan is ?**	**Mufti Afzal Hoosen Elias**	**26**
2.	**Just 15 Minutes**	**Mufti Afzal Hoosen Elias**	**20(A5)**
3.	**40 Rabbana with English translation**	**Mufti Afzal Hoosen Elias**	**56(A5)**
4.	**Yaseen with English translation**	**Mufti Afzal Hoosen Elias**	
5.	**Just 15 minutes with tranlsation**	**Mufti Afzal Hoosen Elias**	**30(A5)**
6.	**Just 15 minutes - translation & transliteration**	**Mufti Afzal Hoosen Elias**	**20(A5)**
7.	**Afzal- ul - Wazaaif - Best Recitation**	**Mufti Afzal Hoosen Elias**	**20(A5)**
8.	**40 Ahadith on the virtue of reading, teaching and learning the Quraan**	**Moulana Dr. M .Habibullaah Mukhtar, TMAHE**	**143 (A5)**
9.			

10	**Yaseen - translation and transliteration** **Virtues of Ayatul Kursi**	**Mufti Afzal Hoosen Elias** **Moulana Dr. M. Habibullaah Mukhtar, TMAHE**	**30** **30 (A5)** **18**

AHADITH - Books

#	Name of book :-	Name of Author :-	# Pg
11	**40 Ahadith on Jihaad**	**Mufti Afzal Hoosen Elias**	**8**
12	**Read a Hadith a Day and light the way**	**Mufti Afzal Hoosen Elias**	**33**
13	**It is a compulsory to act on the sunnat and it=s rejection is Kufr**	**Sheikh Abdullah bin Baaz TMAHE**	**20**
14	**40 Ahadith on Saum and Sadaqatul Fitr Laws**	**Mufti Aashiq Illahi Bulanshari, TMAHE**	**14**
15	**Laws of the beard and the hair in the light of the Ahadtih**	**Moulana Fazulur Rahmaan Aazami, TMAHE**	**24**
16	**Learn a hadith a day**	**Mufti Afzal Hoosen Elias, TMAHE**	**20**
17	**Al- Kahlifatul Mahdi in Authentic Ahadith**	**Moulana Hussein Ahmed Madani, TMAHE**	**12**
18	**40 Ahadith on the virtues of reading, teaching and learning the Quraan**	**Moulana Dr. M. Habibullah Mukhtar, TMAHE**	**30**
19	**Rejectors of Ahadith**	**Mufti Sayed Abdul Jalil,**	**16**

		TMAHE	
20	Dua=s made easy part 1	Mufti Afzal Hoosen Elias	30
21	Dua=s after salaat	Mufti Sayed Abdul Jalil, TMAHE	45
22	Study a Hadith a week	Mufti Afzal Hoosen Elias	

HISTORY - Books

#	Name of book :-	Name of Author :-	# Pg
23	Hadhrat Isa (R.A)- The truth revealed	Mufti Saeed Palunpuri, TMAHE	28
24	Hadhrat Muhammad (S.A.W) - The last Rasul of Allaah	Mufti Afzal Hoosen Elias	192
25	Demise of Nabi (S.A.W)	Hakeem Moulana M. Mustafha Qasimi, TMAHE	21
26	Hadhrat Abu Bakr (R.A)	Ml.Maqbool Ahmed, TMAHE	32
27	Hadhrat Umar (R.A)	Ml.Maqbool Ahmed, TMAHE	36
28	Hadhrat Uthmaan (R.A)		24
29	Hadhrat Ali (R.A)	Ml.Maqbool Ahmed, TMAHE	23
30	Hadhrat Muawiyya (R.A)	Ml.Maqbool Ahmed, TMAHE	40
31	Hadhrat Abu Hanifa (R.A)		24
32		Ml.Mahmood Ashraf, TMAHE	20
33	Hadhrat Idris Shafi (R.A)		23
34	Hadhrat Maalik (R.A)	Ml.Maqbool Ahmed, TMAHE	18

35	**Hadhrat Ahmed Bin Hanbal (R.A)**	**Ml.Maqbool Ahmed, TMAHE**	**40**
36	**The stories of the Amibyaa, P1 - Adam-Idress- Hood- Saleh (A.S)**	**Ml.Maqbool Ahmed, TMAHE**	**8**
37	**Who was Abu Bakr (R.A) ?**	**Ml.Maqbool Ahmed, TMAHE**	**8**
	Who was Umar (R.A) ?	**Sayed Tanzeem Hussein, TMAHE**	
		Allamah Dost Muhammad, TMAHE	
		Allamah Dost Muhammad, TMAHE	

HISTORY - Books- Continued

#	Name of book :-	Name of Author :-	# Pg
38	**Who was Uthmaan (R.A) ?**	**Allamah Dost Muhammad, TMAHE**	**8**
39	**Who was Ali (R.A) ?**	**Allamah Dost Muhammad, TMAHE**	**8**
40	**Hadhrat Bilal (R.A) ?**	**Mufti Aashiq Illahi Bulanshari, TMAHE**	**28**
41	**Hadhrat Abu Zar Ghifari (R.A)**	**Mufti Aashiq Illahi Bulanshari, TMAHE**	**27**
42	**Stories of the Ambiyaa Part 2 - Ebrahim (A.S)**	**Sayed Tanzeem Hussein, TMAHE**	**30**
43	**Stories of the Ambiyaa Prophets Part 3 - Ismail - Ishaaq - Loot**	**Sayed Tanzeem Hussein, TMAHE**	**24**

44	Stories of the Ambiyaa Prophets Part 4 - Yusuf - Yaqoob - Shuaib (A.S)	Sayed Tanzeem Hussein, TMAHE	20
45	Hadhrat Ma=az Bin Jabal (R.A)	Mufti Aashiq Illahi Bulanshari, TMAHE	20
46	Hadhrat Salmaan Faarsi (R.A)	Mufti Aashiq Illahi Bulanshari, TMAHE	23

FIQH - Jurisprudence

#	Name of book :-	Name of Author :-	# Pg
47	Correct rights of a Muslim	Mufti Afzal Hoosen Elias	13
48	Kitaabus - Saum	Mufti Afzal Hoosen Elias	101
49	Nafl Salaat, Sunnat Salaat, Qaza Salaat	Mufti Afzal Hoosen Elias	30
50	Virtues of Whudhu	Mufti Afzal Hoosen Elias	30
51	Jumuah	Mufti Afzal Hoosen Elias	29
52	Azaan	Mufti Afzal Hoosen Elias	32
53	Zil- Haj, Qurbani, Eid-ul-Adha	Mufti Afzal Hoosen Elias	9
54		Mufti Afzal Hoosen Elias	64

	Taraweeh in Detail		
55	It is compulsory to act on the sunnat and its rejection is kufr	Sheikh Abdullaah Bin Baaz, TMAHE	20
56	Taharaat made Easy	Translation of Nurul Essa, TMAHE	29
57	Salaat made Easy	Translation of Nurul Essa, TMAHE	46
58	Fasting made Easy	Translation of Nurul Essa, TMAHE	32
59	Zakaat made Easy	Translation of Nurul Essa, TMAHE	19
60	Kitaabul Hajj	Mufti Aashiq Illahi Bulanshari, TMAHE	152

#	Name of book :-	Name of Author :-	# Pg
61	Umrah made Easy	Mufti Afzal Hoosen Elias	39
62	Virtues and laws of Salaam	Mufti Afzal Hoosen Elias	20
63	Status of Imaam Abu Hanifa (R.A)	Mufti Aashiq Illahi Bulanshari, TMAHE	24
64	How to complete missed rakaats ?	Mufti Afzal Hoosen Elias	12
65	40 Ahadith on Saum and Sadaqatul Fitr laws	Mufti Aashiq Illahi Bulanshari, TMAHE	14
66	Islaamic viewpoint on voting	Mufti Afzal Hoosen Elias	15
67	To emigrate or not ?	Mufti Afzal Hoosen Elias	12
68	Laws of the beard and the hair in the light of the Ahadith	Moulana Fazulur Rahmaan Aazami, TMAHE	24

69	**Basic Masjid Laws**	**Mufti Afzal Hoosen Elias**	**38**
70	**Insight Into Islaam- Part 1 or Basic Islaam -P.1.**	**Mufti Afzal Hoosen Elias**	**42**
71	**Hajj Made Easy**	**Translation of Nurul Essa, TMAHE**	**42**
72	**Kitaabul-umra**	**Mufti Aashiq Illahi Bulanshari, TMAHE**	**105 (A5)**
73	**Duaas for Ziyraat - Umra - Hajj**	**Mufti Afzal Hoosen Elias**	**70 (A5)**
74	**Basic Islaam-part 2**	**Mufti Afzal Hoosen Elias**	**42**
75	**Taqleed Made Easy.**	**Mufti Afzal Hoosen Elias**	**40**
76	**The Laws Concerning 3 Talaaqs, in One Session With Light of the Quraan and the Sunnat**	**Mufti Sayed Abdul Jalil, TMAHE**	**14**

AQAAID - Books

#	**Name of book :-**	**Name of Author :-**	**# Pg**
77	**Correct Beliefs of A Muslim**	**Mufti Afzal Hoosen Elias**	**22**
78	**Critical Analysis of Maududi=s Beliefs**	**Mufti Afzal Hoosen Elias**	**92**
79	**Who Are the Ahlus Sunnat Wal Jamaat?**	**Mufti Afzal Hoosen Elias**	**9**
80	**Discovery Where is the Shia Quraan ?**	**Mufti Afzal Hoosen Elias**	**26**
81	**Sahaaba Are the Criterion of Truth**	**Mufti Afzal Hoosen Elias**	**27**
82	**It is Compulsory to Act on the Sunnat and its Rejection is Kufr**	**Sheikh Abdullah bin Baaz, TMAHE**	**20**

83	Major Signs of Qiyamat	Mufti M. Shafi, TMAHE	13
84	Freedom of Speech in Islaam	Mufti Afzal Hoosen Elias	12
85	How to Recognise Hadhrat Isa (A. S)	Mufti M. Shafi, TMAHE	11
86	Ambiyaa and Sahabah in Maududi= S Sight	Ml. Yusuf Ludhanvi, TMAHE	16
87	Moulana Hussein Ahmed Madani and Maududi Saheb	Moulana Sayed Ahmed Madani, TMAHE	16
88	Criticism and the Right of Criticism	Ml. Yusuf Ludhanvi, TMAHE	22
89	Jannat	Mufti Aashiq Illahi Bullanshari, TMAHE	50

AQAAID - Books - Conitnued

#	Name of book :-	Name of Author :-	# Pg
90	Jahannam	Mufti Aashiq Illahi Bulanshari, TMAHE	36
91	Life in the Grave	Mufti Aashiq Illahi Bulanshari, TMAHE	32
92	Rejectors of Ahadih.	Mufti Sayed Abdul Jalil, TMAHE	16
93	Taqleed Made Easy.	Mufti Afzal Hoosen Elias	40
94	Vilifications of A Prophet	Mufti Sayed Abdul Jalil, TMAHE	14
95	Judgement Part 1	Mufti Aashiq Illahi Bulanshari, TMAHE	23

96	The Maududi Calamity	Ml. Yusuf Ludhanvi, TMAHE	18
97	Are the Sahabah A Criterion for the Right and Wrong.	Mufti Afzal Hoosen Elias	27
98	The Life and Faith of Moulana Ahmed Reza Khan	Moulana Nasruddeen Al-Qudri, TMAHE	18

DAWAAH - Books

#	Name of book :-	Name of Author :-	# Pg
99	Correct Beliefs of A Muslim	Mufti Afzal Hoosen Elias	22
100		Mufti Afzal Hoosen Elias	13
101	Correct Rights of A Muslim	Mufti Afzal Hoosen Elias	9
102	Who Are the Ahlus Sunnat Wal Jamaat?	Mufti Saeed Palanpuri, TMAHE	28
103	Hadhrat Isa (As)-the Truth Revealed	Mufti Afzal Hoosen Elias	192
104	Hadhrat Muhammad (Saw)-the Last Rasul of Allaah	Mufti Afzal Hoosen Elias	28
105	An Invitation to Islaam	Mufti Afzal Hoosen Elias	24

106	Why Accept Islaam ?	Mufti Afzal Hoosen Elias	14
107	Islaam At A Glance	Mufti Afzal Hoosen Elias	15
108	Six Points of Tabligh	Mufti Afzal Hoosen Elias	42
109	Insight Into Islaam- Part 1or Basic Islaam - P.1.	Ml. Fazulur Rahmaan Aazimi, TMAHE	46
110	Hajj - Tul - Widaa	Mufti Afzal Hoosen Elias	42
111	Basic Islaam-part 2	Mufti Afzal Hoosen Elias	35
112	Invitation to Islaam in Zulu.	Mufti Afzal Hoosen Elias	16
113	Islaam the Balanced Way	Mufti Afzal Hoosen Elias	25
114	Why Accept Islaam - Zulu -	Mufti Afzal Hoosen Elias	25
	Why Accept Islaam- Sisotho		

Tasawwuf- Books

#	Name of book :-	Name of Author :-	# Pg
115	Just 15 Minutes with Translation	Mufti Afzal Hoosen Elias	20(A5)
116	Same As Above with Transliteration	Mufti Afzal Hoosen Elias	20(A5)
117	Afzal- Ul- Wazaif - Best Recitation	Mufti Afzal Hoosen Elias	143 (A5)
118	Yaseen-translation and Transliteration	Mufti Afzal Hoosen Elias	

119	**Just 15 Minutes**	**Mufti Afzal Hoosen Elias**	**30(A5)**
120	**Yaseen with English Translation**	**Mufti Afzal Hoosen Elias**	**20(A5)**
121	**40 Rabbana with English Translation**	**Mufti Afzal Hoosen Elias**	**30(A5)**
122	**Masnoon Duaas**	**Mufti Aashiq Illahi Bulanshari**	**56(A5)**
			96

COMPARITIVE RELIGION - Books

#	**Name of book :-**	**Name of Author :-**	**# Pg**
122	**Discovery Where is the Shia Quraan ?**	**Mufti Afzal Hoosen Elias**	**26**
123	**Hadhrat Isa (As)-the Truth Revealed**	**Mufti Saeed Palanpuri, TMAHE**	**28**
124	**Main Features of the Shias**	**Mufti Aashiq Illahi Bulanshari, TMAHE**	**36**

DEVIATED GROUPS - Books

#	**Name of book :-**	**Name of Author :-**	**# Pg**
125	**Critical Analysis of Maududi=s Beliefs**	**Mufti Afzal Hoosen Elias**	**92**
126	**Female Leadership in Islaam**	**Mufti Afal Hoosen Elias**	**60**

127	Ambiyaa and Sahabah in Maududi= S Sight	Ml. Yusuf Ludhavi, TMAHE	16
128	Moulana Hussein Ahmed Madani and Maududi Saheb	Ml. Sayed Ahmed Madani, TMAHE	16
129	Criticism and the Right of Criticism	Ml. Yusuf Ludhavi, TMAHE	22
130	Rejectors of Ahadith.	Mufti Sayed Abdul Jalil, TMAHE	16
131	Taqleed Made Easy.	Mufti Afzal Hoosen Elias	40
132	Vilifications of A Prophet and the Death Penalty	Mufti Sayed Abdul Jalil, TMAHE	14

MISCELLANEOUS - Books

#	Name of book :-	Name of Author :-	# Pg
133	An Ideal Constitution for Any Islaamic Institution	Mufti Afzal Hoosen Elias	14
134	Upbringing of Children	Mufti Rashid Ahmed Qasrini, TMAHE	16

SYLLABUS- Books

#	Name of book :-	Name of Author :-	# Pg
135	Correct Beliefs of A Muslim	Mufti Afzal Hoosen Elias	22
136		Mufti Afzal Hoosen Elias	13
137	Correct Rights of A Muslim	Mufti Afzal Hoosen Elias	101

138	**Kitaabul Saum**	**Mufti Afzal Hoosen Elias**	**9**
139	**Who Are the Ahlus Sunnat Wal Jamaat ?**	**Mufti Afzal Hoosen Elias**	**27**
140	**Sahaaba Are the Criterion of Truth**	**Mufti Afzal Hoosen Elias**	**30**
141	**Nafl Salaat, Sunnat Salaat, Qaza Salaat**	**Mufti Afzal Hoosen Elias**	**30**
142	**Virtues of Wudhu**	**Mufti Saeed Palunpuri, TMAHE**	**28**
143	**Hadhrat Isa (As)-the Truth Revealed**	**Mufti Afzal Hoosen Elias**	**192**
144	**Hadhrat Muhammad (Saw)-the Last Rasul of Allaah**	**Mufti Afzal Hoosen Elias**	**28**
145	**An Invitation to Islaam**	**Mufti Afzal Hoosen Elias**	**24**
146	**Why Accept Islaam ?**	**Mufti Afzal Hoosen Elias**	**14**
147	**Islaam At A Glance**	**Mufti Afzal Hoosen Elias**	**29**
148	**Jumuah**	**Mufti Afzal Hoosen Elias**	**32**
149	**Azaan**	**Mufti Afzal Hoosen Elias**	**9**
150	**Zil Haj, Qurbani, Eid-ul-adha** **Masnoon Duaas**	**Mufti Aashiq Illahi Bulanshari, TMAHE**	**96**

SYLLABUS- Books- Conitnued

#	Name of book :-	Name of Author :-	# Pg
152	**Status of Imaam Abu Hanifa (R. A)**	**Mufti Aashiq Illahi Bulanshari, TMAHE**	**24**

153	**How to Complete Missed Rakaats ?**	**Mufti Afzal Hoosen Elias**	**12**
154	**40 Ahadith on Saum and Saadaqatul Fitr Laws**	**Mufti Aashiq Illahi Bulanshari, TMAHE**	**14**
155	**Basic Masjid Laws**	**Mufti Afzal Hoosen Elias**	**38**
156	**Hadhrat Abu Bakr (R. A)**	**Ml. Maqbool Ahmed, TMAHE**	**32**
157	**Hadhrat Umar (R. A)**	**Ml. Maqbool Ahmed, TMAHE**	**36**
158	**Hadhrat Uthmaan (R. A)**	**Ml. Maqbool Ahmed, TMAHE**	**24**
159	**Hadhrat Ali (R. A)**	**Ml. Maqbool Ahmed, TMAHE**	**23**
160	**Hadhrat Muawiya (R. A)**	**Ml. Mohammad Ashraf, TMAHE**	**40**
161	**Hadhrat Abu Hanifa (R. A)**	**Ml. Maqbool Ahmed, TMAHE**	**24**
162	**Hahdrat Idris Shafi (R. A)**	**Ml. Maqbool Ahmed, TMAHE**	**20**
163	**Hadhrat Maalik (R .A)**	**Ml. Maqbool Ahmed, TMAHE**	**23**
164	**Hadhrat Ahmed Bin Hambal (R. A)**	**Ml. Maqbool Ahmed, TMAHE**	**18**
165	**The Stories of the Ambiyaa (R. A)- Part 1 - Adam - Nooh - Idrees - Hood - Saleh (A. S)**	**Sayed Tanzeem Hussein, TMAHE**	**40**
166	**Jannat**	**Mufti Aashiq Illahi Bulanshari, TMAHE**	**50**
167	**Learn A Hadith A Day**	**Mufti Afzal Hoosen Elias**	**20**

SYLLABUS- Books- Continued

#	Name of book :-	Name of Author :-	# Pg
168	**Insight Into Islaam- Part 1or Basic Islaam -P.1.**	**Mufti Afzal Hoosen Elias**	**42**
169	**All-khalifatul Madhi in Authentic Ahadith**	**Ml. Hussein Ahmad Madani, TMAHE**	**12**
170	**Afzal- Ul- Wazaif - Best Recitation**	**Mufti Afzal Hoosen Elias**	**143 (A5)**
171	**Kitaabul- Umrah**	**Mufti Aashiq Illahi Bulanshari, TMAHE**	**105 (A5)**
172	**Duaas for Ziyraat-umra - Hajj**	**Mufti Afzal Hoosen Elias**	**70**
173	**Jahannam**	**Mufti Aashiq Illahi Bulanshari, TMAHE**	**36**
174	**Hajj - Tul -Widaa**	**Ml. Fazulur- Rahmaan Aazimi, TMAHE**	**46**
175	**Stories of the Ambiyaa - Ebrahim (As) Part 2**	**Sayed Tanzeem Hussein, TMAHE**	**24**
176	**Basic Islaam-part 2**	**Mufti Afzal Hoosen Elias**	**42**
177	**Life in the Grave**	**Mufti Aashiq Illahi Bulanshari**	**32**
178	**Stories of the Ambiyaa-prophets-ismail-ishaaq - Loot. Part 3**	**Sayed Tanzeem Hussein, TMAHE**	**26**
179	**Rejectors of Ahadih.**	**Mufti Sayed Abdul Jaleel, TMAHE**	**16**
180	**Taqleed Made Easy.**	**Mufti Afzal Hoosen Elias**	**40**
181	**Vilifications of A Prophet**	**Mufti Sayed Abdul Jalil,**	**14**

		TMAHE	

SYLLABUS- Books- Continued

#	Name of book :-	Name of Author :-	# Pg
182	On the Plains of Resurrection Part 1	Mufti Aashiq Illahi Bulanshari, TMAHE	23
183	Stories of the Ambiyaa P 4.	Sayed Tanzeem Hussein, TMAHE	20
184	Islaam the Balanced Way	Mufti Afzal Hoosen Elias	16
185	Study A Hadith A Week.	Mufti Afzal Hoosen Elias	45
186	The Laws Concerning 3 Talaaqs, in One Session With Light of the Quraan and the Sunnat	Mufti Sayed Abdul Jalil, TMAHE	14
187	The Life and Faith of Moulana Ahmed Reza Khan	Ml. Nazraddeen Al-Qadari, TMAHE	21

BOOKS READY FOR PUBLISHING: Awaiting Sponsors :-

NO :	NAME :	PAGES :
1	Lessons of the Haram - Vol 1. Ml. Makki .	175 Pages
2	Gifts of Taraweeh .	72 Pages
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4. Virtues and History of Makkah 1 hour
5. Virtues and History of the Ka=bah 1 hour
6. Virtues and History of Zam Zam 1 hour
7. Virtues and History of Hajre Aswad 30 minutes
8. Virtues and History of Maqame Ebrahim 30 minutes
9. 5 Days in brief 30 minutes
10. New look of Ka=abah 1 hour
11. Me=eraj 1 hour
12. Why accept Islaam ? 1 hour
13. Virrues of Sahabah 30 minutes
14. Imaam, Islaam definitions 1 hour
15. 4 Divisions in Islaam 1 hour

16. Wahy VS Senses 1 hour
17. Nabi/ Rasul/ Wahi Definiton 1 hour
18. Who is on the right ? 30 minutes
19. The use of Ml. Qasimi Planawthi (R.A) 1 hour
20. Why Taqleed ? 1 hour
21. 3 Parts of success. 2 hour
22. Be content with Islaam 2 hour
23. Formula for Success. 2 hour
24. Definition of Deen 2 hour

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